

UNITED STATES BANKRUPTCY COURT  
 SOUTHERN DISTRICT OF INDIANA  
 New Albany Division

IN RE:  
 OWENS, CHRISTOPHER WAYNE  
 OWENS, AMANDA SUE

CASE NO. 06-91228 BHL 7A

Debtor(s)

TRUSTEE'S APPLICATION FOR ALLOWANCE  
 AND DISALLOWANCE OF CLAIMS

Comes now the Trustee herein, Kathryn L. Pry, and for her Application for Allowance and Disallowance of Claims states as follows:

1. The Trustee has reviewed the claims register prepared by the Clerk regarding this estate.
2. The last day to file claims was 02/15/07.
3. Next to each of the claims listed herein below, the Trustee notes thereby her request that such claim be allowed, or his objection to its allowance and the reason therefor:

<u>No.</u>	<u>Claimant</u>	<u>Amount</u>	<u>Status</u>	<u>Allow/Disallow</u>
1	IUCU	\$ 18,448.48	Unsecured	Allow
2	HSBC Mortgage Services	\$ 122,755.81	Secured	Disallow *
3	Citibank ( South Dakota ) N.A.	\$ 9,175.97	Unsecured	Allow

\* Trustee proposes to disallow claim #2 on the grounds that it is a secured claim that should be paid either from a reaffirmation agreement or from the liquidation of the collateral securing the indebtedness.

WHEREFORE, the Trustee prays that this court issue its order allowing claims as requested herein.

/s/ Kathryn L. Pry, Trustee  
 Kathryn L. Pry, Trustee  
 P.O. Box 6771  
 New Albany, IN 47150  
 812-944-2646  
 kpry.trustee@insightbb.com

**CERTIFICATE OF SERVICE**

I hereby certify that on the 8<sup>th</sup> day of August, 2007, I mailed or e-filed a copy of the foregoing Application and accompanying Notice to Household Mortgage Services, 636 Grand Regency Boulevard, Brandon, FL 33510, Mark Zuckerberg, 333 N. Pennsylvania Avenue #100, Indianapolis, IN 46204 and to the U.S. Trustee, 101 W. Ohio Street, Suite 1000, Indianapolis, IN 46204.

/s/ Kathryn L. Pry, Trustee

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**NOTICE OF OBJECTION TO CLAIM**

The Trustee has filed an objection to claim #2 on the grounds that it is a secured claim that should be paid either from a reaffirmation agreement or from the liquidation of the collateral securing the indebtedness.

**Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.**

If you do not want the court to eliminate or change your claim, then on or before 30 days after the date shown below, you or your lawyer must file with the court a written response to the objection, explaining your position, at the following address:

Clerk, United States Bankruptcy Court  
Southern District of Indiana-New Albany Division  
121 West Spring Street - Room 110  
Federal Building  
New Albany, IN 47150

If you mail your response to the Court for filing, you must also mail a copy to:

Kathryn L. Pry  
P.O. Box 6771  
New Albany, IN 47151

If you or your attorney do not take these steps, the Court may decide that you do not oppose the objection to your claim.

DATE: August 8, 2007      Signature: /s/ Kathryn L. Pry, Trustee  
Kathryn L. Pry, Trustee  
P.O. Box 6771  
New Albany, IN 47150  
812-944-2646  
kpry.trustee@insightbb.com